SENATOR HIGGINS: I guess they didn't believe me when I said I would read it because one of them said, did you really read that bill. I said, yes, I did. Obviously not everybody here did. So, do as you've been told or do with the bill as you please. Obviously Senator Warner has been here many years longer than I have. I know he has the respect of many of the senators. Rarely is he questioned. Certainly, I trust Senator Warner's integrity. I've never questioned him. Senator Barrett is an insurance agent. I've never questioned his integrity. I think Bill is an honest man. I don't know if he read all 37 pages of the bill, like I did. Maybe he did. I'm just saying there is more to it than meets the eye. I love the idea that we're going to put the name in there, Nebraska Guaranty. I don't think it will ever come back to haunt us, though. It is already there. I'm suggesting, as I did in committee, DeCamp, that we take that Nebraska Guaranty out of there so the poor folks don't think that...

SPEAKER NICHOL: Time is up.

SENATOR HIGGINS: ...the State of Nebraska is behind these insurance companies. Thank you.

SPEAKER NICHOL: Senator Pirsch.

SENATOR PIRSCH: Thank you, Mr. Speaker. I do have a lot of questions about this bill, probably not for the guaranty part since that seems to be...have done in the past right. But I do have a question about why...and I think I shall ask Senator Barrett, why we have put, in Section 8 and then repeated again in Section...how could that be, Section 8, no, it must be Section 4, part 8, and then again in Section 5, why we have then added to those who shall not be members or shall not be a part of the Guaranty Association Act? Page 7 and then...

SENATOR BARRETT: Okay, that was the amendment, Senator Pirsch, apparently. On assessment association, operating under Chapter 44, which insurer only insures only policies or contracts subject to assessment. Oh, this would be the assessment companies, the fraternal type policies, I would presume.

SENATOR PIRSCH: Well, there is quite a list, it's a nonprofit hospital or medical service it is health